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Three years after the collapse of the financial markets, corporations have returned to making record profits while Oregon's unemployment rate remains over 9 percent, homeowners are underwater, and students are drowning in debt. The wealthiest ten percent of Americans control sixty-six percent of American's net worth. Households in the top 1 percent now average an income more than 100 times the size of incomes in the bottom 20 percent. This level of inequality is shameful.

The 'Occupy' movement embodies a widely shared but too-seldom expressed frustration that the policies and practices in this country are tipped against the interests of the vast majority of Americans and the long-term interests of our nation. Congress must take action to protect America's working families and to make government work for them, not special interests.

The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank), is an important step towards rebalancing priorities and strengthening the financial system to clamp down on banker's risk-taking and to protect families.

[Holding Wall Street Accountable](#) : Excessive Wall Street speculation and trading contributed to the financial collapse; it is only fair to for Wall Street to help pay to clean up the mess.

[Protecting and Empowering Consumers](#) : Consumers should be protected from products that can cause financial ruin and empowered to support financial institutions that put consumers ahead of profits.

[A Stable Housing Market](#) : Oregonians deserve a full investigation into these activities that have cost thousands of Oregon families their homes and that led to the collapse of the housing market. They also deserve the same rights to negotiate mortgages as those afforded to speculators and investors.

Fighting Loopholes : Provisions that prohibit proprietary trading by U.S. banking entities in order to limit risk, protect shareholders, and protect the global financial system must be maintained and enforced.